

2020 Michigan Health Insurance Rate Change Requests

Individual Market (AS FILED - SUBJECT TO DIFS APPROVAL)

[Michigan SERFF Filing Access](#)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who intend to offer ACA-compliant health insurance policies in the **INDIVIDUAL** market in 2020. More detailed information can be found on Michigan's website through its SERFF Filing Access database or in the Rate Review section of Healthcare.gov at the links provided above. Comments submitted prior to **July 26, 2019** will be considered by DIFS in its review. We encourage you to submit comments via email at healthratecomments@michigan.gov or by clicking the link for each filing.

Important Note: As rate changes vary by plan, geographic area, and tobacco status, individuals may experience rate changes different from the annualized change. In addition, individuals receiving tax credits covering all or part of their premium will experience different rate changes due to the tax credit calculation. The 2019 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2019.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes		Current Enrollment	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved		On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace		
Alliance Health and Life Insurance Company	No	0.0%	TBD	2,356	5	0	0	HALP-131963694	Email Comment
Blue Care Network of Michigan	Yes	-1.2%	TBD	157,381	19	0	16	BCNT-131928431	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	-7.7%	TBD	50,604	10	0	9	BBMI-131924258	Email Comment
Health Alliance Plan (HAP)	No	0.0%	TBD	3,892	15	0	0	HALP-131963710	Email Comment
McLaren Health Plan Community	Yes	-5.9%	TBD	2,653	6	0	5	MCLH-131921943	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	-3.6%	TBD	7,094	6	0	6	HPMI-131962212	Email Comment
Molina Healthcare of Michigan, Inc.	Yes	-8.8%	TBD	6,742	8	0	8	MHCM-131944644	Email Comment
Oscar Insurance Company	Yes	8.3%	TBD	648	11	0	10	OHIN-131880342	Email Comment
Physicians Health Plan	Yes	0.6%	TBD	7,624	21	0	18	PHPM-131932758	Email Comment
Priority Health	Yes	-0.1%	TBD	77,167	42	0	30	PRHL-131946988	Email Comment
Total Health Care USA, Inc.	Yes	-0.6%	TBD	16,732	7	0	7	THCI-131973194	Email Comment
Total Individual Market		2.5%	TBD	332,893	150	0	109		

Definitions

Annualized Rate Changes: Requested/Approved

Average rate change for the upcoming year. Individual rate changes will vary by plan, age, geographic area, and tobacco status.

Current Enrollment

Number of individuals enrolled in plans currently offered by the issuer.

Number of Plans: On or Off Marketplace

Total plans to be offered by the issuers in the upcoming year. Benefits and cost sharing vary between plans and may not be offered in every part of the state.

Number of Plans: On or Off Marketplace with 15% or greater rate increases

Plans with rate increases equal to or exceeding 15% subject to additional rate review and disclosures.

Number of Plans: On Marketplace

Number of plans to be offered on the Marketplace (healthcare.gov). The difference from the On or Off column is the number of plans offered solely outside the Marketplace.

SERFF Tracking Number

Filing number assigned to the rate increase request made within the NAIC's SERFF filing system. Can be used to search the SERFF Filing Access database.

Rate changes, enrollment, and plan totals are as reported on issuers' Unified Rate Review Templates.

This document satisfies 45 CFR 154.301(b) for public disclosure and input for Michigan's effective rate review program.

Updated: 7/11/2019

2020 Michigan Health Insurance Rate Change Requests

Small Group Market (AS FILED - SUBJECT TO DIFS APPROVAL)

[Michigan SERFF Filing Access](#)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who intend to offer ACA-compliant health insurance policies in the **SMALL GROUP** market in 2020. More detailed information can be found on Michigan's website through its SERFF Filing Access database or in the Rate Review section of Healthcare.gov at the links provided above. Comments submitted prior to **July 26, 2019** will be considered by DIFS in its review. We encourage you to email at healthratecomments@michigan.gov or by clicking the link for each filing.

Important Note: As rate changes vary by plan, geographic area, and tobacco status, individuals may experience rate changes different from the annualized change. Individual employee premiums will also be affected by the amount the employer contributes to the total premium.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes		Current Enrollment	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved		On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace		
All Savers Insurance Company	No	3.1%	TBD	14	3	0	0	UHLC-131934657	Email Comment
Alliance Health and Life Insurance Company	No	10.6%	TBD	14,790	40	13	0	HALP-131925492	Email Comment
Blue Care Network of Michigan	No	5.0%	TBD	98,176	123	0	0	BCNT-131912703	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	3.7%	TBD	201,275	90	0	0	BBMI-131923909	Email Comment
Health Alliance Plan (HAP)	No	9.6%	TBD	12,303	63	4	0	HALP-131925494	Email Comment
Humana Insurance Company	No	13.1%	TBD	372	53	1	0	HUMA-131919785	Email Comment
McLaren Health Plan Community	No	1.7%	TBD	1,723	18	0	0	MCLH-131921902	Email Comment
National Health Insurance Company	No	0.0%	TBD	6	5	0	0	NHIC-131910667	Email Comment
Paramount Care of Michigan	No	new	TBD	-	7	0	0	PARM-131928525	Email Comment
Paramount Insurance Company	No	8.3%	TBD	265	16	0	0	PARM-131888352	Email Comment
PHP Insurance Company	No	-2.7%	TBD	959	18	0	0	PHPM-131921176	Email Comment
Physicians Health Plan	No	2.0%	TBD	3,135	54	0	0	PHPM-131921168	Email Comment
Priority Health	No	-0.8%	TBD	50,612	65	0	0	PRHL-131908014	Email Comment
Priority Health Insurance Company (PHIC)	No	-1.6%	TBD	4,605	19	0	0	PRHL-131908042	Email Comment
Total Health Care USA, Inc.	No	-0.2%	TBD	5,422	29	0	0	THCI-131936694	Email Comment
UnitedHealthcare Community Plan, Inc.	No	0.0%	TBD	-	11	0	0	UHLC-131929233	Email Comment
UnitedHealthcare Insurance Company	No	2.9%	TBD	30,501	35	0	0	UHLC-131923844	Email Comment
US Health and Life Insurance Company	No	8.0%	TBD	2,455	1	0	0	USHL-131924379	Email Comment
Total Small Group Market		3.6%	TBD	426,613	650	18	0		

Definitions

Annualized Rate Changes: Requested/Approved

Current Enrollment

Number of Plans: On or Off Marketplace

Number of Plans: On or Off Marketplace with 15% or greater rate increases

Number of Plans: On Marketplace

SERFF Tracking Number

Average rate change for the upcoming year. Individual rate changes will vary by plan, age, geographic area, and tobacco status.

Number of individuals enrolled in plans currently offered by the issuer.

Total plans to be offered by the issuers in the upcoming year. Benefits and cost sharing vary between plans and may not be offered in every part of the state.

Plans with rate increases equal to or exceeding 15% subject to additional rate review and disclosures.

Number of plans to be offered on the Marketplace (healthcare.gov). The difference from the On or Off column is the number of plans offered solely outside the Marketplace.

Filing number assigned to the rate increase request made within the NAIC's SERFF filing system. Can be used to search the SERFF Filing Access database.

Rate changes, enrollment, and plan totals are as reported on issuers' Unified Rate Review Templates.

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